



ΕΘΝΙΚΗ ΤΡΑΠΕΖΑ

Consumer Loans Annual Percentage Rate (APR)

The APR includes all the costs associated with the loan, and states the total cost (on an annual basis) of the loan as a percentage rate.

APR as computed for a €10,000 loan to be repaid in 60 consecutive monthly instalments

	APR	Monthly Instalment	Total loan cost for the borrower
Personal Loan "REWARD"	13.43%	€225.05 <i>(may decrease to €219.05)</i>	€13,462.85
Personal Loan "STUDENT LIFE"	11.38%	€212.54	€12,937.36
Weight Off Your Shoulders NBG debts <i>without collateral</i>	8.31%	€205.65 <i>(may decrease to €194.52)</i>	€12,104.49
Weight Off Your Shoulders NBG debts <i>with collateral</i>	5.10%	€186.89	€11,305.61

APR as computed for a €2,000 "EXPRESS" loan to be repaid in 48 consecutive monthly instalments

	APR	Monthly Instalment	Total loan cost for the borrower
"EXPRESS" Personal Loan <i>Via Branch Network</i>	22.22%	€55.46	€2,847.03
"EXPRESS" Personal Loan <i>Via Internet/Mobile Banking</i>	17.95%	€55,46	€2,727.03
	15.85%*	€55.46	€2,662.03

The above quoted APR rates should be taken merely as examples. They arise on the basis of the following criteria:

Personal Loan "REWARD" at a floating rate of 11.914%, reduced by 0.25% every six months on condition that there are no late/problem payments throughout the previous six-month period, with a one-off charge of €185 payable on disbursement, plus a €22 charge for evaluation of the loan application (the latter charge is set off against the one-off charge if the loan is eventually disbursed).

Personal Loan "STUDENT LIFE" at a floating rate of 9.414%, with a one-off charge of €185 payable on disbursement, plus a €22 charge for evaluation of the loan application (the latter charge is set off against the one-off charge if the loan is eventually disbursed).

Weight Off Your Shoulders NBG debts without collateral at a floating rate of 8.000%, broken down as follows: 3M-Euribor depending on the ECB Intervention Rate (16/03/2016: 0.00%) + fixed margin 8.00%, plus a one-off charge of €185 payable on disbursement. The floating rate is reduced by half a percentage point every six months on condition that there are no late/problem payments throughout the previous six-month period.

Weight Off Your Shoulders NBG debts with collateral at a floating rate of 4.000%, broken down as follows: 3M-Euribor depending on the ECB Intervention Rate (16/03/2016: 0,00%) + fixed margin 4.00%, plus a €92.50** charge for examination of request for amendment in the loan contract terms, payable on disbursement.

** In the case of loans with collateral, and provided the customer is at the same time included in a respective housing loan package, the relevant charge applying to housing loans (€185 for consolidation / relief products) will be collected instead of the above amount.

Personal Loan "EXPRESS" via the Branch Network at a floating rate of 14.2%, broken down as follows: 3M-Euribor depending on the ECB Intervention Rate (16/03/2016: 0.00%) + fixed margin 14.2%, with a one-off charge of €185 payable on disbursement, plus a €22 charge for evaluation of the loan application (the latter charge is set off against the one-off charge if the loan is eventually disbursed).

Personal Loan "EXPRESS" via Internet/Mobile Banking at a floating rate of 14.2%, broken down as follows: 3M-Euribor depending on the ECB Intervention Rate (16/03/2016: 0.00%) + fixed margin 14.2%, with a one-off charge of €65 payable on disbursement, plus a €8 charge for evaluation of the loan application (the latter charge is set off against the one-off charge if the loan is eventually disbursed).

*with exemption, in the case of loan applications made before 30/04/2021, from the one-off charge and the loan application charge.

General remarks:

1. The interest rates stated are nominal and subject to a 0.6% charge under Law 128/75.
2. Repayment is effected through monthly amortization instalments, unless otherwise indicated.
3. The ECB Intervention Rate: This is the effective, minimum bid rate of the ECB for Eurosystem refinancing operations.